Application Serial No. 10/562,773   PATENT
Reply to Office Action of November 26, 2008   Docket: CU-4643
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Amendments to the Claims   MAY 2 6 2009

The listing of claims presented below replaces all prior versions, and listings, of claims in the application:

Listing of claims:

1-16.   (Cancelled)

17.   (New) A method of authenticating a transaction initiated from a mobile device by a cardholder, the method comprising the steps of:

receiving a purchase request message from the mobile device, the purchase request message comprising an identifier for the cardholder;

extracting the identifier from the purchase request message;

matching the identifier with a corresponding value stored in a remote database;

extracting cardholder data from the database based on the extracted identifier;

simulating an internet browsing session between the cardholder and a Merchant Plug-in URL;

sending an authentication request message to an Issuer access control means by simulating an internet browsing session between the cardholder and the Issuer access control means;

receiving a purchase authentication page from the Issuer access control means;

extracting displayable information from the purchase authentication page and storing the purchase authentication web page;

prompting the cardholder to enter his or her credentials;

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receiving a message containing cardholder credentials and extracting cardholder credentials from the message;

parsing the stored purchase authentication page and recognizing the cardholder credential field(s);

inserting the cardholder credentials into the purchase authentication page;

sending the populated purchase authentication page to the Issuer access control means; and

receiving an authentication response message from the authentication system.

18.   (New) The method of claim 17, which includes the following steps prior to sending an authentication request message to an Issuer access control means by simulating an internet browsing session between the cardholder and the Issuer access control means:

receiving an authentication request message from the merchant.

19.   (New) The method of claim 17, which includes the further steps of:

forwarding the authentication response message to a Merchant control means;

decoding and validating the authentication response; and

generating an authorization request message and sending it to an Acquirer.

20.   (New) The method of claim 17, wherein the mobile device is selected from the group comprising: mobile telephones, Personal Digital Assistants (PDA's) and laptop computers.

21.   (New) The method of claim 17, wherein the technology used to submit a purchase request is taken from the group comprising: an Interactive Voice Response (IVR), Short

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message Services (SMS), SIM Toolkit (STK), Unstructured Supplementary Services Data (USSD) and Wireless Application Protocol (WAP).

22.   (New) The method of claim 17, wherein the mobile device operates in a network which makes use of a plurality of wired and/or wireless network transport mechanisms to route the purchase request, the plurality of network transport mechanisms including GSM, CDMA, TDMA, GPRS, 3G, Bluetooth, Infrared, RFID and PSTN.

23.   (New) The method of claim 17, wherein the cardholder credentials are selected from a group comprising a PIN, user ID and/or password, a biometric reading, a pseudo random number, a cryptogram, and a digital signature.

24.   (New) A system for authenticating a transaction initiated from a mobile device by a cardholder, the system comprising:

> receiving means for receiving a purchase request message from the mobile device, the purchase request message comprising an identifier for the ·cardholder;

> extracting means for extracting the identifier from the purchase request message;

> matching means for matching the identifier with a corresponding value stored in a remote database;

> means for extracting cardholder data from the database based on the extracted identifier;

> means for simulating an internet browsing session between the cardholder and a Merchant Plug-in URL;

> means for sending an authentication request message to an Issuer access control means by simulating an internet browsing session between the cardholder and the Issuer access control means;

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means for receiving a purchase authentication page from the Issuer access control means;

means for extracting displayable information from the purchase authentication page and storing the purchase authentication web page;

means for prompting the cardholder to enter his or her credentials;

means for receiving a message containing cardholder credentials and extracting cardholder credentials from the message;

means for parsing the stored purchase authentication page and recognizing the cardholder credential field(s);

means for inserting the cardholder credentials into the purchase authentication page;

means for sending the populated purchase authentication page to the Issuer access control means; and

means for receiving an authentication response message from the authentication system.

25.   (New) The system of claim 24, which further includes forwarding means for forwarding the authentication response message to a Merchant control means, which is arranged to decode and validate the authentication response and to then generate an authorization request message and send it to an Acquirer.

26.   (New) The system of claim 24, wherein the mobile device is selected from the group comprising: mobile telephones, Personal Digital Assistants (PDA's) and laptop computers.

27.   (New) The system of claim 24, wherein the technology used to submit a purchase request is taken from the group comprising: an Interactive Voice Response (IVR), Short

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message Services (SMS), SIM Toolkit (STK), Unstructured Supplementary Services Data (USSD) and Wireless Application Protocol (WAP).

28.   (New) The system of claim 24, wherein the mobile device operates in a network that makes use of a plurality of wired and/or wireless network transport mechanisms to route the purchase request, the plurality of network transport mechanisms including GSM, CDMA, TDMA, GPRS, 3G, Bluetooth, Infrared, RFID and PSTN.

29.   (New) The system of claim 24, wherein the cardholder credentials are selected from a group comprising a PIN, user ID and/or password, a biometric reading, a pseudo random number, a cryptogram, and a digital signature.